Case 08-18586 Doc 1 B1 (Official Form 1) (1/08)	L Filed 07/18/08  Document		/18/08 18:27:46 2	Des	sc Main
United Sta	ates Bankruptcy Co				
Northe	rn District of Illinoi	is		Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Mide Frazier, Robert E Jr	dle):	Name of Joint Deb	tor (Spouse) (Last, First, M	(Iiddle):	
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	ırs		sed by the Joint Debtor in ( naiden, and trade names):	the last 8 y	years
Last four digits of Soc. Sec. or Individual-Taxpayer le EIN (if more than one, state all): <b>8471</b>	I.D. (ITIN) No./Complete	Last four digits of S EIN (if more than of	Soc. Sec. or Individual-Tax one, state all):	payer I.D.	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 7455 S Merrill #202 Chicago, IL	k Zip Code):	Street Address of Jo	oint Debtor (No. & Street,	City, State	e & Zip Code):
omeage, in	ZIPCODE 60649			Z	IPCODE
County of Residence or of the Principal Place of Bus	iness:	County of Residence	ce or of the Principal Place	of Busine	ess:
Mailing Address of Debtor (if different from street a	ddress)	Mailing Address of	Joint Debtor (if different	from stree	t address):
	ZIPCODE			Z	IPCODE
Location of Principal Assets of Business Debtor (if	lifferent from street address abo	ove):			
				Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one    Health Care Business   Single Asset Real Estate   U.S.C. \ 101(51B)   Railroad   Stockbroker   Commodity Broker   Clearing Bank   Other    Tax-Exempt   (Check box, if a   Debtor is a tax-exempt of the United S   Internal Revenue Code)	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  ✓ Debts are primaril debts, defined in 1 § 101(8) as "incur individual primaril personal, family, or the single personal of the single		on is Filed (Check one box.)  Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box.)  ly consumer Debts are primarily business debts.  red by an ly for a	
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders affiliates are less than \$2,190,000.  Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more cla creditors, in accordance with 11 U.S.C. § 1126(b).				U.S.C. § 101(51D).  wed to non-insiders or	
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.  Estimated Number of Creditors			will be no funds available	for	COURT USE ONLY

	Debtor is a tax-exempt of Title 26 of the United Standard Internal Revenue Code).	ates Code (the	individual primaril personal, family, o hold purpose."	•	
Filing Fee (Check one bo		_	1 1	Dobtors	
Filing Fee (Check one bo	x)	Check one box:  Debtor is a small by	Chapter 11 I		S.C. § 101(51D).
Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10 3A.	tion certifying that the debtor	Debtor is not a sma  Check if:  Debtor's aggregate affiliates are less th	ll business debtor as o	defined in 11	U.S.C. § 101(51D
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerat		Check all applicable	boxes:		
		Acceptances of the			m one or more clas
Statistical/Administrative Information  Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.			ll be no funds availab	le for	THIS SPACE IS COURT USE C
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,00 5,00	- , , ,	25,001- 000 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$\sqrt{1}  \qquad             \		,000,001 to \$100,000, 0 million to \$500 m	001 \$500,000,001 illion to \$1 billion	More than \$1 billion	
Estimated Liabilities		,000,001 to \$100,000, 0 million to \$500 m		More than \$1 billion	

(This page must be completed and filed in every case)	Frazier, Robert E Jr	
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	xhibit B  if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declar mer that [he or she] may proceed unde tle 11, United States Code, and hav der each such chapter. I further certif he notice required by § 342(b) of th
	X /s/ Troy L Gleason	7/18/08
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expression of Exhibit D completed and signed by the debtor is attached and materials.)	ach spouse must complete and atta	ach a separate Exhibit D.)
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.	
		is District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general particles.	partner, or partnership pending in	this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb		Property
		omplete the following.)
(Name of landlord or lesso		omplete the following.)
	or that obtained judgment)	omplete the following.)
(Name of landlord or lesson  (Address of lan  □ Debtor claims that under applicable nonbankruptcy law, there are	or that obtained judgment)	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s): Frazier, Robert E Jr

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filing of the petition.

Voluntary Petition

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**Document** 

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Frazier, Robert E Jr

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Robert E Frazier, Jr

Signature of Debtor

Robert E Frazier, Jr

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 18, 2008

Date

X

#### Signature of Attorney\*

#### X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

#### Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

#### 77 W Washington, Ste 1218

Address

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### July 18, 2008

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

:		
ignature of Foreign Representativ	,	
rinted Name of Foreign Represent	ativa	

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Frazier, Robert E Jr	X /s/ Robert E Frazier, Jr	7/18/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-18586 Official Form 1, Exhibit D (10/06)

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Document Page 6 of 42 **United States Bankruptcy Court** 

**Northern District of Illinois** 

IN RE:		Case No
Frazier, Robert E Jr		Chapter 7
•	Debtor(s)	1

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed

one of the five statements below and attach any documents as afrected.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Robert E Frazier, Jr

Date: July 18, 2008

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United States Bankrŭptcy Cour
<b>Northern District of Illinois</b>

IN RE:		Case No.
Frazier, Robert E Jr		Chapter 7
•	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 4,398.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 110,802.29	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,610.00
	TOTAL	22	\$ 1,250.00	\$ 115,200.29	

Form 6 - Statistical Summary (12/07) Doc 1

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Northern District of Ill

IN RE:		Case No.
Frazier, Robert E Jr		Chapter 7
·	Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 4,398.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 4,398.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,000.00
Average Expenses (from Schedule J, Line 18)	\$ 3,610.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,000.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 4,398.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 110,802.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 110,802.29

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IN RE Frazier, Robert E Jr

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Case No.

(If known)

Debtor(s)

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

(Report also on Summary of Schedules)

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(If known)

IN RE Frazier, Robert E Jr

Debtor(s)

Doc 1

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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\_\_\_ Case No. \_\_

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Desc Main

TYPE OF PROPERTY  NO N E  DESCRIPTION AND LOCATION OF PROPERTY  15. Government and corporate bonds and other negotiable and non-negotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	
other negotiable and non-negotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	VALUE OF INTEREST IN Y WITHOUT FING ANY O CLAIM OR MPTION
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	
property settlements in which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	
including tax refunds. Give particulars.  19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  20. Contingent and noncontingent	
1 -vv	
interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	
22. Patents, copyrights, and other intellectual property. Give particulars.	
23. Licenses, franchises, and other general intangibles. Give particulars.	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	
25. Automobiles, trucks, trailers, and other vehicles and accessories.	
26. Boats, motors, and accessories.	
27. Aircraft and accessories.	
28. Office equipment, furnishings, and supplies.	
29. Machinery, fixtures, equipment, and supplies used in business.	
30. Inventory.	
31. Animals.	
32. Crops - growing or harvested. Give particulars.	

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Case No. \_\_\_\_\_(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	XXX			
		TO	ΓAL	1,250.00

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Debtor(s)

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

			CURRENT VALUE
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY	705    00 5 540 4004(1)	4 202 22	4 000 00
Normal and necessary household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00

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(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
ACCOUNT NO.			Value \$					
ACCOUNT NO.	1							
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
		<u> </u>		Sub	tot	al		
0 continuation sheets attached			(Total of th				\$	\$
			(Use only on la		Fot age		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **✓** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

a drug, or another substance. 11 U.S.C. § 507(a)(10).

IN RE Frazier, Robert E Jr

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### **Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sneet	,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>4d99031</b>			Open account opened 9/06						
II Dept Of Healthcare 509 South 6th Street Springfield, IL 62701							4,398.00	4,398.00	
ACCOUNT NO.			Assignee or other notification			H	.,000.00	1,000.00	
Antoinette Frazier 2636 W Haddon 1st Fl Chicago, IL 60622			for: II Dept Of Healthcare						
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	s att	ached aims	to (Totals of the		age	e)	\$ 4,398.00	\$ 4,398.00	\$
(Use only on last page of the com-	plet	ed Scl	nedule E. Report also on the Summary of Scl	nedu		.)	\$ 4,398.00		
			last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic		e,		\$ 4,398.00	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. DATE CLAIM WAS INCURRED AND AMOUNT CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 11 Us Cellular Chicago Nw In 869 137.00 Assignee or other notification for: ACCOUNT NO. 11 Us Cellular Chicago Nw In 869 Collection 15 Union St Lawrence, MA 01840 Assignee or other notification for: ACCOUNT NO. 11 Us Cellular Chicago Nw In 869 Valentine & Kebartas **PO Box 325** Lawrence, MA 01842-0625 Collections ACCOUNT NO. 31469 American Credit & Collections PO Box 264 Taylor, PA 18517-0264 489.00 Subtotal 626.00 9 continuation sheets attached (Total of this page)

> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>05L006619</b>			Personal Injury Suit			H	
Amma Griggs C/O James Costello 150 N Wacker Dr Ste 3050 Chicago, IL 60606-1660							50,000.00
ACCOUNT NO. <b>08M1-115678</b>			Lawsuit			Ħ	
Asset Acceptance PO Box 2036 Warren, MI 48090-2036							4 840 00
ACCOUNT NO.			Assignee or other notification for:			H	4,810.00
Sanjay S Jutla/Allen Gunn 55 E Jackson Blvd 16th Fl Chicago, IL 60604-4466			Asset Acceptance				
ACCOUNT NO. <b>77741231</b>			Collections				
AT & T PO Box 8100 Aurora, IL 60507-8100							134.21
ACCOUNT NO.			Assignee or other notification for:				104.21
Bay Area Credit Service 97 E Brokaw Rd Ste 240 San Jose, CA 95112-4209			AT & T				
ACCOUNT NO. <b>2604792351006</b>	l		Collections				
Bally Total Fitness Attn Member Services PO Box 1090 Norwalk, CA 90651-1090							50.00
ACCOUNT NO.		J	tickets owed by ex-wife	T		$  \cdot  $	30.00
City Of Chicago Bureau Of Parking Department Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992							3,000.00
Sheet no. <u>1</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of t	Sub			\$ 57,994.21
Serieume of Creations froming Consecuted (vonpriority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Lighliting and Palette.	T t als tatis	Tota o o tica	al n al	, 01,007.E1

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Summary of Certain Liabilities and Related Data.) \$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIOUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Linebarger, Goggan, Blair, Sampson LLP Attorneys At Law PO Box 6152 Chicago, IL 60606-0152			City Of Chicago Bureau Of Parking				
ACCOUNT NO.			Open account opened 12/05	+			
Commonwealth Edison Co							
							3,977.00
ACCOUNT NO. Torres Credit Srv			Assignee or other notification for: Commonwealth Edison Co				
27 F Carlisle, PA 17013							
ACCOUNT NO. <b>CIL29581530-0000</b>			NSF				
Cook County State's Attorney Bad Check Restitution Program PO Box 3984 A Chicago, IL 60654-0984							717.67
ACCOUNT NO.			Assignee or other notification for:			t	717.07
Dominicks			Cook County State's Attorney				
ACCOUNT NO.			Open account opened 12/05				
Directv							
ACCOUNT NO.			Assignee or other notification for:	+	-		180.00
Nationwide Credit Inc 2015 Vaughn Rd Nw Ste 30 Kennesaw, GA 30144			Directv				
Sheet no. 2 of 9 continuation sheets attached Schedule of Creditors Holding Unsecured Nonpriority Clair			(Total	Sub of this p			\$ 4,874.67
			(Use only on last page of the completed Schedule F. R		To		

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(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5206054510010661</b>			Revolving account opened 8/07				Н	
First Bk Of De/contine 1000 Rock Run Parkway Wilmington, DE 19801								617.00
ACCOUNT NO. <b>96M1-717105</b>			Judgment					011100
Frederick Sowell C/O Calvita Frederick 621 S Plymouth Ct Apt 501 Chicago, IL 60605-1824								400.00
ACCOUNT NO. <b>J0000371902</b>			Collections					
Harris And Harris 600 W Jackson Blvd Chicago, IL 60661-5636								1,289.00
ACCOUNT NO.			Assignee or other notification for:		t			1,200.00
St Bernard Hospital			Harris And Harris					
ACCOUNT NO. <b>06CH16883</b>			Foreclosure Def					
Home Comings Financial Attn Bankruptcy Dept 1100 Virginia Dr Fort Washington, PA 19034-3200								1.00
ACCOUNT NO.			Assignee or other notification for:					
Pierce And Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331			Home Comings Financial					
ACCOUNT NO.	f		Open account opened 12/03		t	H	H	
Homewood Disposal Service Inc								
								60.00
Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(То	tal of th	Sub			\$ 2,367.00
Ç 1 1			(		_	Tot		,

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		('	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  I C System Inc Po Box 64378 Saint Paul, MN 55164	-		Assignee or other notification for: Homewood Disposal Service Inc				
ACCOUNT NO.  K Mart							
ACCOUNT NO. Americarecov Po Box 176610 Covington, KY 41017	-		Assignee or other notification for: K Mart				125.00
ACCOUNT NO.  K Mart	-						
ACCOUNT NO.  Americarecov Po Box 176610 Covington, KY 41017	-		Assignee or other notification for: K Mart				63.00
ACCOUNT NO. 95M1-716197  Kenneth Kellum Address Unknown			Judgment				
ACCOUNT NO. 04M1-628235  Lighthouse Financial C/O Darren Besic 5 E Wilson St Batavia, IL 60510-2656	-		Judgment				1,560.00
Sheet no4 of9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als atis	age Tota o o tica	e) al n al	17,625.41 \$ 19,373.41 \$

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IN RE Frazier, Robert E Jr

Debtor(s)

Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.								
Med1 02 Foundation Emergency Service								
								344.00
ACCOUNT NO.  Cda/pontiac Po Box 213 Sreator, IL 61364			Assignee or other notification for: Med1 02 Foundation Emergency Service					
ACCOUNT NO.								
Med1 02 Universal Radiology								
ACCOUNT NO.			Assignee or other notification for:				-	137.00
Kca FinI Po Box 53 Geneva, IL 60134			Med1 02 Universal Radiology					
ACCOUNT NO.								
Med1 Suburban Emergency Physicians								
								125.00
ACCOUNT NO.  Diversifd Co 900 South Highway Fenton, MO 63026			Assignee or other notification for: Med1 Suburban Emergency Physicians					
ACCOUNT NO.  Medical			Open account opened 12/03					
								777.00
Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				(Total of th	Sub iis p			\$ 1,383.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Frazier, Robert E Jr

Debtor(s)

\_ Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			H	
Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487	_		Medical				
ACCOUNT NO. <b>274389</b>			Open account opened 2/05				
Nicor Gas 1844 Ferry Road Naperville, IL 60507							4 044 00
ACCOUNT NO.			Open account opened 10/07			Н	4,811.00
Nicor Gas Company							
			Assigned as ather natification for				4,810.00
ACCOUNT NO.  Asset Acceptance Lic Po Box 2036 Warren, MI 48090			Assignee or other notification for: Nicor Gas Company				
ACCOUNT NO.			Assignee or other notification for:				
NCO Financial Systems 507 Prudential Rd Horsham, PA 19044-2308			Nicor Gas Company				
ACCOUNT NO. <b>96M1-154500</b>			Judgment	-			
Overland Bond Investment C/O Henry Wolf 205 W Randolph St Ste 1020 Chicago, IL 60606-1840							7 5/2 00
ACCOUNT NO. <b>1983297</b>	$\vdash$		Collections			Н	7,542.00
Performance Capital Management For Shop At Home PO Box 5017 Buena Park, CA 90622-5017							
·							472.00
Sheet no. <b>6</b> of <b>9</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 17,635.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S	t als	Fota o o stica	n	

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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

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(If known)

IN RE Frazier, Robert E Jr

Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>03M1-714209</b>			Judgment				
Pledged Property C/O Pierce And Assocs 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331							1.00
ACCOUNT NO.							
Sbc Ameritech Consumer III							4.004.00
ACCOUNT NO.			Assignee or other notification for:				1,064.00
AT & T PO Box 8100 Aurora, IL 60507-8100			Sbc Ameritech Consumer III				
ACCOUNT NO.			Assignee or other notification for:				
Collection 700 Longwater Dr Norwell, MA 02061			Sbc Ameritech Consumer III				
ACCOUNT NO.			Open account opened 5/06				
Tcf Bank							100.00
ACCOUNT NO.			Assignee or other notification for:				190.00
ProfessnI Acct Mgmt In Po Box 391 Milwaukee, WI 53201			Tcf Bank				
ACCOUNT NO. <b>2688243753</b>			Collections	H			
Time PO Box 60001 Tampa, FL 33660-0001							
						L	25.00
Sheet no. $\begin{tabular}{c} \hline {\bf 7} \mbox{ of } \hline {\bf 9} \mbox{ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims} \\ \end{tabular}$			(Total of the	Sub nis p			\$ 1,280.00
				7	Γota	al	

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IN RE Frazier, Robert E Jr

Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5259830101409628			Revolving account opened 8/07				
Tribute/fbofd Pob 105555 Atlanta, GA 30348	-						406.00
ACCOUNT NO. <b>05M1-172508</b>			Judgment		H		400.00
Vacant Property SE C/O Johnson Newby LLC 39 S Lasalle St Chicago, IL 60603-1603							1,112.00
ACCOUNT NO.			Open account opened 3/08				,
Verizon Wireless							1,708.00
ACCOUNT NO.			Assignee or other notification for: Verizon Wireless				
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123			verizon wireless				
ACCOUNT NO. 39078048730400001			Open account opened 11/05				
Verizon Wireless/great 1515 Woodfield Rd Ste140 Schaumburg, IL 60173	-						1,708.00
ACCOUNT NO.			Assignee or other notification for:				·
United Collection Bureau, Inc. 5620 Southwyck Blvd, Ste 206 Toldeo, OH 43614			Verizon Wireless/great				
ACCOUNT NO.	H		Open account opened 11/03	+	H	H	
Village Of Homewood			•				
							335.00
Sheet no. <b>8</b> of <b>9</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	•	(Total of	Sub this p			\$ 5,269.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Case No.

Debtor(s)

(If known)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Collection Company Of 700 Longwater Drive Norwell, MA 02061			Village Of Homewood				
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of ti	Sub	otot	al e)	\$
				-	Γot	al	

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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000 (011101111 00) (12,01)		Document	Page 27 of 42		
IN RE Frazier, Robert E Jr			Case No.		

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

BGH (Official Case 08,048586	Doc 1	Filed 07/18/08	Entered 07/18/08 18:27:46	Desc Main
Doir (Official Form Off) (12/07)		Document	Page 28 of 42	
IN DE Frazier Robert F Ir			Case No.	

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Statistical Summary of Certain Liabilities and Related Data)

(If known)

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Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF	F DEBTOR AND	O SPOUSE		
Divorced	RELATIONSHIP(S):			AGE(S): 11 7	
EMPLOYMENT:	DEBTOR		SPOUS	F	
Occupation Name of Employer How long employed Address of Employer  Loan Officer Pan America 4 months			31 003		
<ol> <li>Current monthly gross wages, sa</li> <li>Estimated monthly overtime</li> </ol>	r projected monthly income at time case filed) alary, and commissions (prorate if not paid mon	thly)	\$ <b>3,0</b>	BTOR 000.00 \$ \$	SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROLL DEDUCTION</li><li>a. Payroll taxes and Social Secur</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify)</li></ul>			\$\$ \$\$ \$\$	\$\$ \$\$ \$\$	
5. SUBTOTAL OF PAYROLL I 6. TOTAL NET MONTHLY TA			\$ \$\$	0.00 \$	
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li><li>10. Alimony, maintenance or supp</li><li>that of dependents listed above</li><li>11. Social Security or other govern</li></ul>	of business or profession or farm (attach detaile ort payments payable to the debtor for the debtor nment assistance	or's use or	\$ \$	\$\$ \$\$ \$\$	
			\$ \$ \$ \$	\$\$ \$\$ \$\$ \$\$	
14. SUBTOTAL OF LINES 7 TI 15. AVERAGE MONTHLY INC	HROUGH 13 COME (Add amounts shown on lines 6 and 14)		\$ \$ <b>3,0</b>	\$	
<b>16. COMBINED AVERAGE MO</b> if there is only one debtor repeat to	<b>ONTHLY INCOME</b> : (Combine column totals otal reported on line 15)	from line 15;	\$_	3,000.0	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Frazier, Robert E Jr

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c. Monthly net income (a. minus b.)

Debtor(s)

(If known)

-610.00

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	R(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the d on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	schedule of
<ul> <li>1. Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _√_</li> <li>b. Is property insurance included? Yes No _√_</li> </ul>	\$	575.00
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	
b. Water and sewer	\$ ——	
c. Telephone	\$ ——	100.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	550.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
<ul><li>10. Charitable contributions</li><li>11. Insurance (not deducted from wages or included in home mortgage payments)</li></ul>	2	
a. Homeowner's or renter's	\$	
b. Life	\$ ——	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Income Taxes	\$	600.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Φ.	
a. Auto	\$	
b. Other	—— 🎍 ——	
14. Alimony, maintenance, and support paid to others	—— \$ ——	415.00
15. Payments for support of additional dependents not living at your home	\$ ——	410.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Child Care	\$	1,000.00
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	Φ.	3,610.00
applicable, on the statistical Summary of Certain Liabilities and Related Data.	Φ	3,010.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing <b>None</b>	of this docur	nent:
20. STATEMENT OF MONTHLY NET INCOME	th.	2 000 00
a. Average monthly income from Line 15 of Schedule I	\$	3,000.00 3,610.00

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IN RE Frazier, Robert E Jr

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Debtor(s)

Case No. (If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: July 18, 2008 Signature: /s/ Robert E Frazier, Jr Robert E Frazier, Jr Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the \_\_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

**United States Bankruptcy Court Northern District of Illinois** 

IN RE:		Case No
Frazier, Robert E Jr		Chapter 7
	Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

12,000.00 2008 income from employment (monthly)

54,000.00 2007 income from employment

15,000.00 2006 income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	preceding the commencement of \$5,475. If the debtor is an individual obligation or as part of an altern debtors filing under chapter 12	primarily consumer debts: List each post the case unless the aggregate value widual, indicate with an asterisk (*) an ative repayment schedule under a plan	payment or other transfer to any creditor me of all property that constitutes or is affect by payments that were made to a creditor or by an approved nonprofit budgeting and created other transfers by either or both spouse	ted by such transfer is less than n account of a domestic support edit counseling agency. (Married
None	who are or were insiders. (Marr		preceding the commencement of this case chapter 13 must include payments by eithe setition is not filed.)	
4. Su	its and administrative proceedi	ings, executions, garnishments and	attachments	
None	bankruptcy case. (Married debt		is or was a party within <b>one year</b> immedia 13 must include information concerning e int petition is not filed.)	
AND <b>Asse</b>	FION OF SUIT CASE NUMBER  Acceptance v Frazier 1-115678	NATURE OF PROCEEDING Civil	COURT OR AGENCY AND LOCATION Cook	STATUS OR DISPOSITION <b>Pending</b>
Grig	gs v Frazier 05L006619	Civil - Personal Injury	Cook (Law)	Pending
None	the commencement of this case or both spouses whether or not	e. (Married debtors filing under chapt a joint petition is filed, unless the spo	nder any legal or equitable process within our results or chapter 13 must include information ouses are separated and a joint petition is not results of the separated and a joint petition is not results.	on concerning property of either
None	the seller, within one year imm	epossessed by a creditor, sold at a fore nediately preceding the commenceme	eclosure sale, transferred through a deed in a not of this case. (Married debtors filing undefine there or not a joint petition is filed, unless	er chapter 12 or chapter 13 must
6. As	signments and receiverships			
None		napter 12 or chapter 13 must include an	ide within <b>120 days</b> immediately preceding y assignment by either or both spouses whet	
None	commencement of this case. (M	arried debtors filing under chapter 12	ver, or court-appointed official within <b>one</b> or chapter 13 must include information conce separated and a joint petition is not filed.	erning property of either or both
7. Gif	fts			
None	gifts to family members aggregate per recipient. (Married debtors	ating less than \$200 in value per indivi	diately preceding the commencement of thi dual family member and charitable contributions include gifts or contributions by eithe petition is not filed.)	tions aggregating less than \$100
8. Lo	sses			
None	commencement of this case. (M		e <b>year</b> immediately preceding the commend 2 or chapter 13 must include losses by eithe petition is not filed.)	
9. Pa	yments related to debt counseli	ing or bankruptcy		
None	List all payments made or prope	erty transferred by or on behalf of the	debtor to any persons, including attorneys,	For consultation concerning debt

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

of this case.

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\overline{\mathbf{V}}$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  $\checkmark$ potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

#### 

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 18, 2008	Signature /s/ Robert E Frazier, Jr	
	of Debtor	Robert E Frazier, Jr
Date:	Signature of Joint Debtor (if any)	
	continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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#### Document Page 36 of 42 United States Bankruptcy Court Northern District of Illinois

IN RE:				(	Case No.			
Frazier, Rober	t E Jr				Chapter 7			
	De	ebtor(s)			1 _			
	CHAPTER 7 IN	DIVIDUAL D	EBTOR'S STA	TEMENT O	F INTEN	TION		
I have filed a	schedule of assets and liabilities schedule of executory contracts the following with respect to the	and unexpired lea	ases which includes p	ersonal property	subject to a		ed lease.	
Description of Secured Pr	roperty	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None								
Description of Leased Pro	operty		Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>07/18/2008</b> Date	/s/ Robert E Frazier, Jr Robert E Frazier, Jr					Ioi	nt Debtor (i	f applicable)
I declare under prompensation and 342 (b); and bankruptcy petiti	penalty of perjury that: (1) I at d have provided the debtor with , (3) if rules or guidelines have on preparers, I have given the de debtor, as required by that secti	m a bankruptcy p a copy of this doc been promulgated bettor notice of the	etition preparer as detument and the notice pursuant to 11 U.S.	efined in 11 U. es and information C. § 110(h) sett	S.C. § 110; on required uting a maxin	(2) I prepunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services ch	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	ame and Title, if any, of Bankruptcy petition preparer is not an in on, or partner who signs the do	dividual, state the	e name, title (if any),		-	_	red by 11 U.S	
Address								
Signature of Bankru	uptcy Petition Preparer			<u>_</u>	Pate			
Names and Socia is not an individu	l Security numbers of all other in	ndividuals who pre	epared or assisted in p	oreparing this do	cument, unle	ess the ban	kruptcy petit	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case 08-18586 Doc 1 Filed 07/18/08 Entered 07/18/08 18:27:46 Desc Main

Frazier, Robert E Jr 7455 S Merrill #202 Chicago, IL 60649 Document Page 38 of 42 Bay Area Credit Service 97 E Brokaw Rd Ste 240 San Jose, CA 95112-4209

Harris And Harris 600 W Jackson Blvd Chicago, IL 60661-5636

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Cda/pontiac Po Box 213 Sreator, IL 61364 Home Comings Financial Attn Bankruptcy Dept 1100 Virginia Dr Fort Washington, PA 19034-3200

American Credit & Collections PO Box 264 Taylor, PA 18517-0264

City Of Chicago Bureau Of Parking Department Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992 I C System Inc Po Box 64378 Saint Paul, MN 55164

Americarecov Po Box 176610 Covington, KY 41017

Collection 15 Union St Lawrence, MA 01840 II Dept Of Healthcare 509 South 6th Street Springfield, IL 62701

Amma Griggs C/O James Costello 150 N Wacker Dr Ste 3050 Chicago, IL 60606-1660

Collection 700 Longwater Dr Norwell, MA 02061 Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Antoinette Frazier 2636 W Haddon 1st Fl Chicago, IL 60622 Collection Company Of 700 Longwater Drive Norwell, MA 02061 Kca Finl Po Box 53 Geneva, IL 60134

Asset Acceptance PO Box 2036 Warren, MI 48090-2036 Cook County State's Attorney Bad Check Restitution Program PO Box 3984 A

PU BOX 3984 A

Chicago, IL 60654-0984

Lighthouse Financial C/O Darren Besic 5 E Wilson St Batavia, IL 60510-2656

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

Diversifd Co 900 South Highway Fenton, MO 63026 Linebarger, Goggan, Blair, Sampson LLP Attorneys At Law PO Box 6152

Chicago, IL 60606-0152

AT & T PO Box 8100 Aurora, IL 60507-8100 First Bk Of De/contine 1000 Rock Run Parkway Wilmington, DE 19801 Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Bally Total Fitness Attn Member Services PO Box 1090 Norwalk, CA 90651-1090 Frederick Sowell C/O Calvita Frederick 621 S Plymouth Ct Apt 501 Chicago, IL 60605-1824 Nationwide Credit Inc 2015 Vaughn Rd Nw Ste 30 Kennesaw, GA 30144 Case 08-18586 Doc 1 Filed 07/18/08 Entered 07/18/08 18:27:46 Desc Main \_\_\_ Document Page 39 of 42

NCO Financial Systems 507 Prudential Rd Horsham, PA 19044-2308 Document Tribute/fbofd Pob 105555 Atlanta, GA 30348

Nicor Gas 1844 Ferry Road Naperville, IL 60507 United Collection Bureau, Inc. 5620 Southwyck Blvd, Ste 206 Toldeo, OH 43614

Overland Bond Investment C/O Henry Wolf 205 W Randolph St Ste 1020 Chicago, IL 60606-1840 Vacant Property SE C/O Johnson Newby LLC 39 S Lasalle St Chicago, IL 60603-1603

Performance Capital Management For Shop At Home PO Box 5017 Buena Park, CA 90622-5017 Valentine & Kebartas PO Box 325 Lawrence, MA 01842-0625

Pierce And Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331 Verizon Wireless/great 1515 Woodfield Rd Ste140 Schaumburg, IL 60173

Pledged Property C/O Pierce And Assocs 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331

ProfessnI Acct Mgmt In Po Box 391 Milwaukee, WI 53201

Sanjay S Jutla/Allen Gunn 55 E Jackson Blvd 16th Fl Chicago, IL 60604-4466

Time PO Box 60001 Tampa, FL 33660-0001

Torres Credit Srv 27 F Carlisle, PA 17013

## Case 08-18586 Doc 1

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**Northern District of Illinois** 

IN	NRE:	Case No	
Fra	azier, Robert E Jr	Chapter 7	
_	Debto	or(s)	
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to y, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contows:	
	For legal services, I have agreed to accept	\$	676.00
	Prior to the filing of this statement I have received	\$	676.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed co	ompensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	rensation with a person or persons who are not members or associates of my law firm. A copy of the a taring in the compensation, is attached.	igreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules,	endering advice to the debtor in determining whether to file a petition in bankruptcy; statement of affairs and plan which may be required; reditors and confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed	fee does not include the following services:	
		CERTIFICATION	
	I certify that the foregoing is a complete statement of any proceeding.	y agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy	
_	July 18, 2008	/s/ Troy L Gleason	
	Date	Signature of Attorney	

Gleason & Gleason

Name of Law Firm

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Certificate Number: 00437-ILN-CC-004406568

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 10, 2008	a	it <u>9:16</u>	o clock AM MDT
Robert B. Frazier Jr.			
Black Hills Children's Ranch, Inc.			
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the			
Northern District of Illinois	a	n individua	al [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.			
A debt repayment plan was not prepared If a debt repayment plan was prepared, a copy of			
the debt repayment plan is attached to this			1.
This counseling session was conducted by	internet a	and telephon	
Date: July 10, 2008	Ву	/s/Bruce W	iens
	Name	Bruce Wie	18
	Title		nselor
* Individuals who wish to file a bankruptcy Code are required to file with the United Stacounseling from the nonprofit budget and or the counseling from the nonprofit budget and or	ates Ban	kruntey Co	urt a completed certificate of

the counseling services and a copy of the debt repayment plan, if any, developed through the

credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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## United States Bankruptcy Court Northern District of Illinois

IN RE:	
Frazier, Robert E Jr	Case No.
Debtor(s)	Chapter 7
Signed by Deptor(s) or	DING ELECTRONIC FILING Corporate Representative illing over the Internet
PART I - DECLARATION OF PETITIONER A. To be completed in all cases.	Date: July 11, 2008
1(We) Robert E Frazier, Jr and officer, partner, or member, hereby declare under penalty of perjur correct social security number(s) and the information provided in the application to pay filing fee in installments, is true and correct. It schedules, and this DECLARATION to the United States Bankrupt with the Clerk in addition to the petition. I(we) understand that failt pursuant to 11 U.S.C. sections 707(a) and 105.	(we) consent to my(our) afterney sending the position statements
B. To be checked and applicable only if the petitioner is an in debts and who has (or have) chosen to file under chapter 7.	
I(we) am(are) aware that I(we) may prove and a second	7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the occed under chapter 7; and I(we) request refief in accordance with
C. To be checked and applicable only if the petition is a corpor	
(Debtor or Corporate Officer, Partner of Allabor)	Signature:(Joint Debtor)

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